



Guidewire Announces Subscription Service Through Milliman Appleseed to Speed Insurers' Access to Regulator-Approved HazardHub Property Risk Scores, Enhancing Underwriting Accuracy

July 24, 2025

Accelerated access to HazardHub Fire Suppression Score (FSS) 2.0 reduces regulatory hurdles, enabling insurers to seamlessly integrate these tools into their risk, underwriting, and pricing workflows

SAN MATEO, Calif.--(BUSINESS WIRE)--Jul. 24, 2025-- Guidewire has announced a service that gives insurers faster access to advanced, regulator pre-approved property risk scores and models, reducing the time and effort required to secure approvals. Offered as a subscription service through [Milliman Appleseed](#), an advisory organization licensed to file loss costs, rating factors, and risk scores with state insurance regulators across the U.S., this service provides pre-approved or accepted filings of [Guidewire HazardHub](#) risk scores. Insurers that use the service can now adopt these risk scores in their rate submissions, starting with HazardHub Fire Suppression Score (FSS) 2.0.

Empowering Insurers with Pre-Approved Risk Scores

HazardHub provides insurers with comprehensive property risk scores and insights across more than 70 perils, drawing from over 1,000 data points. Once subscribed to Milliman Appleseed, insurers can reference HazardHub's approved filings in their rate submissions, significantly reducing the cost, time, and effort required for regulatory review. New insurer subscribers are reported to state regulators confidentially, ensuring privacy and compliance.

"Access to affordable and sustainable insurance coverage is more critical than ever," said Tammy Nichols Schwartz, Senior Director, Analytics at Guidewire. "Advancements in fire science and data are equipping insurers and property owners with deeper insights into risk and opportunities for mitigation. By leveraging more data and risk scores directly correlated with loss, insurers can enhance risk selection, reduce loss ratios, and help build more resilient communities."

Guidewire is offering [HazardHub Fire Suppression Score \(FSS\) 2.0](#) as the first risk score available through Milliman Appleseed. FSS assesses the likelihood of damage from a structure fire at the address level, incorporating key factors such as the fire department and fire suppression resources available near the property. FSS helps insurers differentiate between properties with varying levels of fire risk, enabling more precise underwriting and pricing decisions. Learn more about FSS [here](#).

A Subscription Service for Faster Implementation

Through this subscription service, insurers gain ongoing access to HazardHub risk scores with the confidence that comes from known pre-approved model filings. Subscribers also benefit from continuous updates and improvements. This service enables insurers to:

- **Adopt new risk models quickly** with fewer regulatory delays
- **Enhance underwriting accuracy** with property risk insights
- **Improve customer experience** through faster policy approvals

"We're thrilled to provide insurers with fast, regulator-approved access to HazardHub risk scores through Milliman Appleseed," said Christina Hupy, Vice President, HazardHub, Guidewire. "This collaboration supports more efficient underwriting and pricing decisions, helping insurers streamline operations to better serve their customers."

To learn more about HazardHub and pre-filed risk scores, visit the [Guidewire website](#) or contact us at info@guidewire.com. For media inquiries, please contact Melissa Cobb at mcobb@guidewire.com.

Milliman can be reached at appleseed@milliman.com.

About Guidewire Software

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. More than 570 insurers in 42 countries, from new ventures to the largest and most complex in the world, rely on Guidewire products. With core systems leveraging data and analytics, digital, and artificial intelligence, Guidewire defines cloud platform excellence for P&C insurers.

We are proud of our unparalleled implementation record, with 1,700+ successful projects supported by the industry's largest R&D team and SI partner ecosystem. Our marketplace represents the largest solution partner community in P&C, where customers can access hundreds of applications to accelerate integration, localization, and innovation.

For more information, please visit www.guidewire.com and follow us on [X](#) (formerly known as Twitter) and [LinkedIn](#).

View source version on businesswire.com: <https://www.businesswire.com/news/home/20250724622658/en/>

Media Contact:

Melissa Cobb
Director, Public Relations
Guidewire Software, Inc.

+1.650.464.1177

mcobb@guidewire.com

Source: Guidewire